

B18J (Form 18J) (08/07)

**United States Bankruptcy Court**  
Eastern District of Virginia  
701 East Broad Street  
Richmond, VA 23219

**Case Number** 12-36689-KRH  
**Chapter** 7

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Kenneth Stevens Upright  
2770 Broadland Way  
Sandy Hook, VA 23153

Connie Miller Upright  
2770 Broadland Way  
Sandy Hook, VA 23153

Last four digits of Social-Security or Individual Taxpayer-Identification (ITIN) No(s), (if any):

Debtor: xxx-xx-8655

Joint Debtor: xxx-xx-3933

Employer Tax-Identification (EIN) No(s), (if any):

Debtor: NA

Joint Debtor: NA

**DISCHARGE OF JOINT DEBTORS**

It appearing that the debtors are entitled to a discharge,

**IT IS ORDERED:**

Kenneth Stevens Upright and Connie Miller Upright are granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

**FOR THE COURT**

Dated: April 17, 2015

William C. Redden, CLERK

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

### **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

#### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

#### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

#### **Debts that are Not Discharged.**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**

## Certificate of Notice Page 3 of 4

United States Bankruptcy Court  
Eastern District of VirginiaIn re:  
Kenneth Stevens Upright  
Connie Miller Upright  
DebtorsCase No. 12-36689-KRH  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0422-7

User: cummingsj  
Form ID: B18Page 1 of 2  
Total Noticed: 51

Date Rcvd: Apr 17, 2015

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on  
Apr 19, 2015.

db/jdb +Kenneth Stevens Upright, Connie Miller Upright, 2770 Broadland Way,  
Sandy Hook, VA 23153-2232

cr ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
(address filed with court: Nationstar Mortgage, LLC., PO Box 630267, Irving, TX 75063)

11489782 +Absolute Resolutions Corp., PO Box 880306, San Diego, CA 92168-0306

12731702 +Alpine Financial Solutions, 3600 S. Beeler Street, Suite 300, Denver, CO 80237-1835

11489787 +Berman & Rabin, P.A., 15280 Metcalf Ave., Overland Park, KS 66223-2811

11489788 +Capital Management Services, PO Box 964, Buffalo, NY 14220-0964

12510088 +Chandler Pecoraro PLC, PO Box 17586, Richmond, VA 23226-7586

12731703 +Commonwealth Primary Care, 2200 Pump Road, Suite 100, Henrico, VA 23233-3539

12731705 +Hands On Physical Therapy, LLC, 1940 Sandy Hook Road, Goochland, VA 23063-3100

11489801 +INFI/STI, P.O. Box 923148, Norcross, GA 30010-3148

12731707 +MCV Physicians, 1601 Willow Lawn Drive, Suite 275, Richmond, VA 23230-3422

11732680 +NATIONSTAR MORTGAGE, LLC, ATTN: BANKRUPTCY DEPARTMENT, PO BOX 630267,  
IRVING, TEXAS 75063-0116

11489803 Nationstar Mortgage, P. O. Box 829009, Dallas, TX 75382-9009

11489804 +Northland Group Inc., 7831 Glenroy Road, Suite 110, Minneapolis, MN 55439-3136

12731708 +Security Credit Services, 2623 W Oxford Loop, Oxford, MS 38655-5442

11489806 +Shapiro & Burson, LLP, 236 Clearfield, Ste. 215, Virginia Beach, VA 23462-1893

11489807 SunTrust Bank, P.O. Box 4418, GA-Atlanta-0795, Atlanta, GA 30302-4418

11489809 Suntrust Bank, RIC-9292 - Special Handling, P.O. Box 27572, Richmond, VA 23261-7572

12731709 VCU Health System, PO Box 758721, Baltimore, MD 21275-8721

11489811 ++WACHOVIA BANK NA, MAC X2303-01A, 1 HOME CAMPUS, 1ST FLOOR, DES MOINES IA 50328-0001  
(address filed with court: Wachovia, Account Services, 1525 West W.T. Harris Blvd,  
Charlotte, NC 28288-0000)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr EDI: QSBLUBMAN.COM Apr 18 2015 02:23:00 Sherman B. Lubman, P.O. Box 5757,  
Glen Allen, VA 23058-5757

11489783 EDI: MERRICKBANK.COM Apr 18 2015 02:23:00 Advanta Bank Corp., PO Box 30715,  
Salt Lake City, UT 84130-0715

11489784 +EDI: RESURGENT.COM Apr 18 2015 02:23:00 B-Line, LLC, P.O. Box 91121, Dept. 550,  
Seattle, WA 98111-9221

11489785 +EDI: BANKAMER.COM Apr 18 2015 02:23:00 Bank of America, NC4-105-0314, PO Box 26012,  
Greensboro, NC 27420-6012

11489786 +EDI: TSYS2.COM Apr 18 2015 02:23:00 Barclays Bank Delaware, 100 S West Street,  
Wilmington, DE 19801-5015

11489789 EDI: SEARS.COM Apr 18 2015 02:23:00 CBUSASEARS, Citi Cards, 8725 W. Sahara Ave,  
The Lakes, NV 89163-0001

11489790 EDI: CHASE.COM Apr 18 2015 02:23:00 Chase, Attn: Bankruptcy Dept, P.O. Box 15298,  
Wilmington, DE 19850-5298

11489791 +EDI: CHASE.COM Apr 18 2015 02:23:00 Chase, 800 Brooksedge Blvd.,  
Westerville, OH 43081-2822

11489792 +EDI: CHASE.COM Apr 18 2015 02:23:00 Chase/Circuit City, 225 Chastain Meadows Ct. NW,  
Kennesaw, GA 30144-5944

11489793 +EDI: CITICORP.COM Apr 18 2015 02:23:00 Citgo/CBSD, PO Box 6497,  
Sioux Falls, SD 57117-6497

11489794 +EDI: CITICORP.COM Apr 18 2015 02:23:00 Citi, PO Box 6500, Sioux Falls, SD 57117-6500

11489795 EDI: DISCOVER.COM Apr 18 2015 02:23:00 Discover Card, 12 Reads Way,  
New Castle, DE 19720-1649

11498079 EDI: DISCOVER.COM Apr 18 2015 02:23:00 Discover Bank, DB Servicing Corporation,  
PO Box 3025, New Albany, OH 43054-3025

11672693 +EDI: RESURGENT.COM Apr 18 2015 02:23:00 East Bay Funding LLC,  
c/o Resurgent Capital Services, PO Box 288, Greenville, SC 29602-0288

11489796 +EDI: BANKAMER2.COM Apr 18 2015 02:23:00 FIA CSNA, PO Box 17054,  
Wilmington, DE 19850-7054

12731704 +EDI: RMSC.COM Apr 18 2015 02:23:00 GE Capital Retail Bank \*, Attn: Bankruptcy Dept.,  
PO Box 103104, Roswell, GA 30076-9104

11489797 +EDI: RMSC.COM Apr 18 2015 02:23:00 GEMB/Bassett Furniture, PO Box 981439,  
El Paso, TX 79998-1439

11489798 +EDI: RMSC.COM Apr 18 2015 02:23:00 GEMB/JC Penney, P.O. Box 981402,  
El Paso, TX 79998-1402

11489799 +EDI: RMSC.COM Apr 18 2015 02:23:00 GEMB/JCP, Attn: BKY Dept., P.O. Box 981131,  
El Paso, TX 79998-1131

11489800 +EDI: RMSC.COM Apr 18 2015 02:23:00 GEMB/Kirklands, P.O. Box 981400,  
El Paso, TX 79998-1400

12731706 +EDI: HCA2.COM Apr 18 2015 02:23:00 Henrico Doctors Hospital, Attn: Bankruptcy Dept,  
P.O. 13620, Richmond, VA 23225-8620

11661835 EDI: JEFFERSONCAP.COM Apr 18 2015 02:23:00 Jefferson Capital Systems LLC, PO BOX 7999,  
SAINT CLOUD MN 56302-9617

11489802 +EDI: RMSC.COM Apr 18 2015 02:23:00 Lowe's Business Account, P.O. Box 530970,  
Atlanta, GA 30353-0970

District/off: 0422-7

User: cummingsj  
Form ID: B18

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Total Noticed: 51

Date Rcvd: Apr 17, 2015

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

11567317 +EDI: OPHSUBSID.COM Apr 18 2015 02:23:00 OAK HARBOR CAPITAL VII, LLC,  
C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
11643670 EDI: PRA.COM Apr 18 2015 02:23:00 Portfolio Recovery Associates, LLC, POB 41067,  
Norfolk VA 23541  
11553701 EDI: Q3G.COM Apr 18 2015 02:23:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,  
PO Box 788, Kirkland, WA 98083-0788  
11489805 +EDI: SEARS.COM Apr 18 2015 02:23:00 Sears/CBSD, PO Box 6189, Sioux Falls, SD 57117-6189  
11501979 +EDI: STF1.COM Apr 18 2015 02:23:00 SunTrust Bank, Attn: Support Services,  
P.O. Box 85092, Richmond, VA 23286-0001  
11489808 EDI: STF1.COM Apr 18 2015 02:23:00 Suntrust Bank, PO Box 85052, Richmond, VA 23285-5052  
11489810 +EDI: CITICORP.COM Apr 18 2015 02:23:00 THD/CBSD, P.O. Box 6497,  
Sioux Falls, SD 57117-6497  
11564216 EDI: ECAST.COM Apr 18 2015 02:23:00 eCAST Settlement Corporation assignee of Chase,  
Bank USA NA, POB 35480, Newark NJ 07193-5480

TOTAL: 31

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

11661887\* ++JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999  
(address filed with court: Jefferson Capital Systems LLC, PO BOX 7999,  
SAINT CLOUD MN 56302-9617)

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 19, 2015

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 17, 2015 at the address(es) listed below:

Kimberly Alice Chandler on behalf of Debtor Kenneth Stevens Upright kim@cp-lawfirm.com,  
Rich@cp-lawfirm.com;admin4@cp-lawfirm.com;admin2@cp-lawfirm.com;books@cp-lawfirm.com;rsweetcplaw  
irm@gmail.com  
Kimberly Alice Chandler on behalf of Joint Debtor Connie Miller Upright kim@cp-lawfirm.com,  
Rich@cp-lawfirm.com;admin4@cp-lawfirm.com;admin2@cp-lawfirm.com;books@cp-lawfirm.com;rsweetcplaw  
irm@gmail.com  
Sherman B. Lubman lubmans@comcast.net, slubman@ecf.epiqsystems.com

TOTAL: 3